

Fill in this information to identify the case:	
Debtor 1	<u>Victoria Annette Clayton</u>
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the: <u>SOUTHERN</u>	District of <u>MS</u> (State)
Case number	<u>22-01679</u>

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Select a Creditor Vanderbilt Mortgage and Finance Inc
Name of creditor:

Court claim no. (if known): 7

Last 4 digits of any number you use to identify the debtor's account: 7465

Date of payment change: 6/1/2025
 Must be at least 21 days after date of this notice

New total payment: \$634.27
 Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 121.52 **New escrow payment:** \$ 120.41

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____% **New interest rate:** _____%

Current principal and interest payment: \$ _____ **New principal and interest payment:** \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ **New mortgage payment:** \$ _____

Debtor 1 Victoria Annette Clayton Case number (if known) 22-01679
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x /s/ Jamie Millican Date 4/29/2025
Signature

Print: Jamie Millican Title Bankruptcy Specialist
First Name Middle Name Last Name

Company Vanderbilt Mortgage and Finance, Inc.

Address 500 Alcoa Trail
Number Street
Maryville TN 37804
City State ZIP Code

Contact phone (865) 380-3000 Email Jamie.Millican@vmf.com



PO Box 9800
Maryville, TN 37802

500 Alcoa Trail
Maryville, TN 37804

Escrow Account Disclosure Statement

At least once every 12 months, Vanderbilt Mortgage reviews the amount of taxes, insurance and Mortgage Insurance (if applicable), paid from your escrow account. The review, called Escrow Account Disclosure Statement, determines if the expense for any of the items included in the review has increased or decreased from the prior year. If there was an increase or decrease, your escrow payment will be adjusted. Vanderbilt Mortgage may review your escrow account more often as needed.

SHUNDELL K MARSHALL
17669 OLD HIGHWAY 80

EDWARDS, MS 39066-8907

Annual Escrow Analysis

Loan Number:

Analysis Date: 4/1/2025

Print Date: 04/05/2025

	CURRENT PAYMENT	NEW PAYMENT
PRINCIPAL / INTEREST	\$513.86	\$513.86
BASE PAYMENT (Escrow) (1)	\$121.52	\$120.41
CUSHION / SHORTAGE / DEFICIENCY (2)	\$0.00	\$0.00
ADVANCE REPAYMENT (Non-Escrow) (3)	\$0.00	\$0.00
TOTAL MONTHLY PAYMENT	\$635.38	\$634.27

* If your payment is issued by a third party, or if you make your payments through a bill pay service, please take the appropriate action to ensure that the new amount is updated with the service provider.

NEW PAYMENT EFFECTIVE: 6/1/2025

Projections for the Coming Year

THIS IS AN ESTIMATE OF ACTIVITY IN YOUR ESCROW ACCOUNT DURING THE COMING YEAR BASED ON PAYMENTS ANTICIPATED TO BE MADE FROM YOUR ACCOUNT. Accordingly, this estimate does not take into consideration the portion of your escrow payment, if any, for any Escrow Cushion / Shortage / Deficiency [(2) above] or any Repayment of Advance (Non-Escrow) [(3) above].

THIS IS A PROJECTION REFLECTING PAYMENTS LESS \$ 288.59 IN ESCROW SHORTAGE WHILE YOU ARE UNDER BANKRUPTCY PROTECTION.

MONTH/YR	PAYMENTS TO ESCROW ACCT	PAYMENTS FROM ESCROW ACCT	DESCRIPTION	PROJECTED BALANCE	REQUIRED BALANCE
Apr 25			Starting Balance	(a) \$109.48	(b) \$0.00
Apr 25	\$121.52			\$231.00	\$121.52
May 25	\$121.52			\$352.52	\$243.04
Jun 25	\$120.41			\$472.93	\$363.45
Jul 25	\$120.41			\$593.34	\$483.86
Aug 25	\$120.41			\$713.75	\$604.27
Sep 25	\$120.41			\$834.16	\$724.68
Oct 25	\$120.41			\$954.57	\$845.09
Nov 25	\$120.41			\$1,074.98	\$965.50
Dec 25	\$120.41			\$1,195.39	\$1,085.91
Jan 26	\$120.41	\$316.98	PERS PROPERTY COUNTY TAX	\$998.82	\$889.34
Feb 26	\$120.41			\$1,119.23	\$1,009.75
Mar 26	\$120.41	\$1,128.00	PHYSICAL DAMAGE INSURANCE	\$111.64	\$2.16
Apr 26	\$120.41			\$232.05	\$122.57
May 26	\$120.41			\$352.46	\$242.98

TOTALS: \$1,687.96 \$1,444.98

Determining Your Escrow Surplus or Shortage / Deficiency

PROJECTED LOW-POINT: (a) \$109.48
REQUIRED LOW-POINT: (b) \$0.00

*TOTAL ESCROW SURPLUS OR SHORTAGE / DEFICIENCY (-): \$109.48

The loan is currently undergoing a bankruptcy treatment and any arrears owed are factored out of escrow account. If the surplus is less than escrow arrears owed, the amount refunded will be \$0.00.

If your Projected Low-Point (a) is:

- Greater than your Required Low-Point (b), you have a surplus. We will mail you a check for the lessor of the surplus or your Starting Projected Balance. If surplus is less than \$50, we are keeping it to lower your escrow payment. Some states may have different requirements for handling this surplus. If so, you will be notified of options in a separate letter.
- Less than your Required Low-Point (b), you have a shortage or deficiency (or both). This will be collected from you over a period of 12 or more months.
- Equal to your Required Low-Point (b), you have neither a surplus nor a shortage or deficiency (or both).

Toll Free: 800.970.7250 • Phone: 865.380.3000 • Fax: 865.380.3418 • www.VMF.com • NMLS # 1561

Office Hours: Monday – Thursday, 8:30 AM to 8:00 PM and Friday, 8:30 AM to 5:30 PM (ET)

The following notices are required by Federal law: 1. This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. 2. To the extent your original obligation was discharged, or subject to an automatic stay under the bankruptcy code, this statement is for informational purposes only and is not an attempt to collect a debt or impose personal liability for a debt.

Loan Number: 1127465-0
 Analysis Date: 4/1/2025
 Annual Escrow Analysis

Escrow Account Disclosure Statement

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Account History

ITEM	ACTUAL	PROJECTED PAYMENTS (Last Statement)	INCREASE / DECREASE
PROPERTY TAX	316.98	359.27	42.29-
PHYSICAL DAMAGE INSURANCE	1,128.00	1,099.00	29.00

Please note the increases/decreases that may have occurred from the prior statement. This may or may not have impacted the Surplus or Shortage / Deficiency in this analysis reflected on the front side of this statement.

THIS IS A STATEMENT OF ACTUAL ACTIVITY IN YOUR ESCROW ACCOUNT FROM June 1, 2024 THROUGH May 31, 2025
 THIS SECTION PROVIDES LAST YEAR'S PROJECTIONS AND COMPARES IT WITH ACTUAL ACTIVITY.

Your most recent mortgage payment during the past year was \$635.38 of which \$513.86 was for principal and interest, \$0.00 was for advances, and \$121.52 went into to your escrow account.

MONTH/YR	ACTUAL PAYMENTS TO ESCROW ACCOUNT	PROJECTED PAYMENTS TO ESCROW ACCOUNT	ACTUAL PAYMENTS FROM ESCROW ACCOUNT	PROJECTED PAYMENTS FROM ESCROW ACCOUNT	DESCRIPTION	ACTUAL ESCROW ACCOUNT BALANCE	PROJECTED ESCROW ACCOUNT BALANCE
					Starting Balance	\$195.07-	\$93.52
Apr 24	\$124.22	\$124.22				* \$70.85-	\$217.74
Apr 24	\$124.22					* \$53.37	\$217.74
May 24	\$121.52	\$124.22				* \$174.89	\$341.96
May 24			\$124.22			* \$50.67	\$341.96
May 24	\$121.52					* \$172.19	\$341.96
Jun 24	\$121.52	\$121.52				* \$293.71	\$463.48
Jul 24	\$121.52	\$121.52				* \$415.23	\$585.00
Aug 24	\$121.52	\$121.52				* \$536.75	\$706.52
Sep 24	\$121.52	\$121.52				* \$658.27	\$828.04
Oct 24	\$121.52	\$121.52				* \$779.79	\$949.56
Nov 24		\$121.52				* \$779.79	\$1,071.08
Dec 24	\$121.52	\$121.52				* \$901.31	\$1,192.60
Jan 25	\$121.52	\$121.52		\$359.27	PERS PROPERTY COUNTY TAX	* \$1,022.83	\$954.85
Jan 25	\$121.52					* \$1,144.35	\$954.85
Feb 25		\$121.52				* \$1,144.35	\$1,076.37
Feb 25			\$316.98		Property Tax	* \$827.37	\$1,076.37
Mar 25	\$121.52	\$121.52	\$1,128.00	\$1,099.00	PHYSICAL DAMAGE INSURANCE	* \$179.11-	\$98.89
Apr 25		\$121.52				* \$179.11-	\$220.41
May 25		\$121.52				* \$179.11-	\$341.93

TOTALS: \$1,585.16 \$1,706.68 \$1,569.20 \$1,458.27

An asterisk (*) indicates a difference in your actual escrow account balance from the previous projection either in the date or amount. Differences of \$2.00 or less are not marked with an asterisk.

N/A means no projection is available.

Last year, we anticipated that payments from your account would be made during this period equaling \$1,458.27 Under Federal law, your lowest required balance should not have exceeded \$243.04 or 1/6 of anticipated payments from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue. If there is an asterisk (*) above in your Account History, this may explain why such lowest required balance was exceeded, if applicable. If you want a further explanation, please call our toll free number 1-800-970-7250.



PO Box 9800
Maryville, TN 37802

500 Alcoa Trail
Maryville, TN 37804

RETURN SERVICE REQUESTED

CERTIFICATE OF SERVICE

April 29, 2025

I, Jamie Millican, of Vanderbilt Mortgage and Finance, Inc., do hereby certify that I have this date provided a copy of the foregoing Notice of Mortgage Payment Change either by electronic case filing or by United States mail postage pre-paid to the following:

Victoria Annette Clayton
17669 OLD HIGHWAY 80
EDWARDS, MS 39066-8907
Notified by United States mail

JENNIFER A CURRY CALVILLO
Attorney for the Debtor
Notified by Electronic Case Filing

HAROLD J. BARKLEY, JR
Chapter 13 Trustee
Notified by Electronic Case Filing

/s/ Jamie Millican

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